



Key facts about this credit card

Correct as at: 01 November 2017

This information sheet is an Australian Government requirement under the *National Consumer Credit Protection Act 2009 (Cth)*

Description of credit card

Product Name	HSBC Platinum Credit Card
Minimum Credit Limit	\$6,000
Minimum repayments	3% or \$20 whichever is higher
Interest on purchases	19.99% p.a.
Interest-free period	Up to 55 days on purchases
Interest on cash advances	21.99% p.a.
Annual fee	\$129 unless waived
Late payment fee	\$30

There may be circumstances in which you have to pay other fees. You can only be charged a fee for exceeding your credit limit if you separately agree to being charged that fee. A full list of current fees applicable to this credit card can be obtained from hsbc.com.au/credit-cards-terms

For more information on choosing and using credit cards visit the ASIC consumer website www.moneySMART.gov.au

The terms on which this credit card is offered can change over time. You can check if any changes have been made by visiting hsbc.com.au/credit-cards-terms